Technology Overview

Advisors use three technology systems on a regular basis to process business: **VISION**2020 Advisor Portal, Pershing's NetX360® and NFS' Streetscape®. The three systems are integrated, and together they form a powerful technological "base."

VISION2020 Advisor Portal

VISION2020 Advisor Portal is a collection of sub-systems, each of which has been designed to accomplish specific tasks. The sub-systems include:

- Office Automation Suite Tools
- Supervision/Compliance Tools
- Client Management and Service Solutions
- Business Tools

Office Automation Suite Tools

Advisor Office Automation Suite is a major step forward in AIG Advisor Group's efforts to move you to a "paperless" office environment.

Salesforce

A cloud-based hub through which to access Home Office support and communication, Salesforce also serves as a state-of-the-art CRM platform. Client data from Client Central is pre-populated into Salesforce and is synchronized all day, every day.

The Benefits of Using Salesforce:

- Submit and update ServiceNet tickets including support items and advertising submissions
- Track customer interactions: leads, prospects, and clients
- Data integration with Client Central
- Manage activities including letters, emails, and meetings
- Maintain notes from all client discussions and meetings
- Generate Quick Views using standard and custom created reports
- No software required: Salesforce utilizes Cloud Computing, which means you don't need to purchase, update or maintain any software to take advantage of all that Salesforce has to offer
- Real Time Collaboration: Use Salesforce's "Chatter" feature to network with other advisors and privately within your branch

Client Central

- Create and maintain clients and accounts, except advisory accounts (which are created in the Wealth Management Platform system)
- FLS can review his/her financial advisor's new accounts, address changes and suitability changes
- View client documents such as the client agreement, client signature form, adoption agreements, W9, etc.

Neither NFS nor Pershing is affiliated with Royal Alliance Associates, Inc.

Technology Overview (continued)

Electronic Forms Library

Streamlines the process of completing paperwork for your clients, reduces redundant data entry and eliminates the need to manage forms in your office.

Electronic Forms Library: Adobe Lite

eForms Adobe Lite is a version of eForms Library that allows the ability to gather and complete forms without having to depend on Adobe to launch the form. This solution allows you to:

- Populate forms using client data from Client Central and/or access blank forms
- Fill out forms on the go, using mobile devices (tablets and smart phones)
- Save forms as a work in progress

Digital Signature

Developed by Signix, Digital eSignature enables individuals to digitally sign documents online. Digital eSignature requires no hardware installation or software downloads. Files document directly to Document Management before routing it electronically to the Home Office for processing.

Electronic Document Management

Manage electronically-produced paperwork in an electronic filing cabinet.

Electronic Document Signature Using ePad

Developed by Topaz Systems, eSignature enables advisors to capture and apply required signatures to eForms using a signature pad when meeting with a client face-to-face. Files document directly to Document Management before routing it electronically to the Home Office for processing.

Supervision/Compliance Tools

AdvisorMail

- This system is only available to the FLS
- It is here that the FLS will review emails that have been sent by, or to, their FAs
- The system also functions as a searchable email archive

Transaction Review Preparation (TR Prep)

- Link external accounts (i.e., non-brokerage accounts) to a corresponding Client Central account (the system will identify instances where this is required)
- Suppress external accounts that should not be reporting trade details
- Provide missing information about trades within complete details on file (the system will identify instances where this is required)
- Update client and account records as requested by the system

Transaction Review Supervision (TRS)

- FLS should inspect this system on a daily basis to review their FAs' trades
- FLS will approve and reject trades in this system, and can leave questions and instructions for their FAs
- Advisors should inspect this system on a daily basis to respond to questions and carry out instructions that have been left for them by the FLS

Client Management and Service Solutions

Morningstar Advisor Workstation

Morningstar Advisor Workstation is a web-based investment planning platform that contains capabilities for research, portfolio analysis, goal planning, and sales presentations.

The platform makes sharing insights with clients and prospects easy with compelling, FINRA reviewed reports. Best of all, it helps minimize the time spent on client data management through integration with **VISION**2020 Advisor Portal, MoneyGuidePro™, and eMoney Advisor™.

Benefits Include:

- Single Sign-on from the Advisor Portal
- Integrated client and account data from OneView
- Comprehensive investment research with in-depth portfolio analysis
- Efficiently analyze investments and portfolios to give recommendations using reports and information that your clients can understand

Technology Overview (continued)

My Profile

- FAs can view their licensing profile; FLS can view the licensing profile for all FAs under their supervision
- Submit and track updates — initial form U4, form U4 updates, form U5, and annual renewals
- Add state licenses
- Add insurance licenses and appointments

MyNotifications

- Subscribe to email notifications of your choosing
- Customize each notification to be delivered to specific email addresses
- Archive copies of notifications that have been sent to your email

MySubscriptions

MySubscriptions gives advisors ownership and control over the subscription services offered by the Home Office. With MySubscriptions, advisors have the ability to view, process, control and manage their subscription services within Advisor Portal. Advisors can see the pricing for available services, enroll in services, and track enrollment history. And, the FLS can view and manage services for their downlines.

NetX360® Overview

NetX360® is Pershing's brokerage workstation. This system provides real-time information about your clients' brokerage accounts. It also enables you to submit account instructions and requests such as trades, federal fund wires, systematic reinvestment instructions, and much more. You can also view market information such as quotes, news, charts, and analyst reports (some of which may require a subscription).

OneView

- Generate reports for your clients' entire portfolios, including brokerage accounts, Advisor Managed Portfolios accounts, and non-brokerage accounts held directly at product sponsors
- View information across households
- Analyze your entire book of business
- Generate automatic batch processing of reports

— *CashEdge*

Our partnership with CashEdge allows us to offer a powerful new account aggregation service called AllData, available through OneView. AllData allows you to pull "external" financial information into OneView. Enjoy a holistic view of your clients' financial picture.

— *OneView Filters*

Within OneView, OSJs can run branch-level reports with any filters that they establish. Filters provide the ability to include or exclude information on reports.

— *OneView Web Services*

Add optional web services enhancements — including NaviPlan, Junxure-I, Laser App, ACT4Advisor, and Morningstar Advisor Workstation — to the OneView platform.

ServiceNet

- Submit service requests to the Home Office
- Track the status of your requests
- Attach notes and comments to requests
- Respond to Home Office questions
- Close out items when they are completed to your satisfaction

Streetscape® Overview

Streetscape® is the National Financial® brokerage workstation. The system provides real-time information about your clients' brokerage accounts. It also enables you to submit account instructions and requests such as trades, federal fund wires, systematic reinvestment instructions, and much more. View and print National Financial® account statements, trade confirmations and tax statements/resources via Streetscape®. You can also view market information such as quotes, third-party news, charts, and analyst reports (some of which may require a subscription). Access Streetscape's Report Manager which provides access to management data or use Streetscape® Alert Manager to subscribe for notification of events related to accounts, asset and money movement, corporate actions, and trades.

Technology Overview (continued)

Wealth Management Platform

An intuitive investment advisory platform featuring: multiple investment solutions, robust proposals, in-depth research, a client-facing website and aggregated reporting.

Advisor Managed Portfolios on the Wealth Management Platform

- Create Proposal through five-step guided Proposal System
- Access suggested modeling features
- Utilize advanced and robust Trading System
- Rebalance using various options
- Customize blended benchmarks
- Aggregate Quarterly Performance Reporting
- Produce various On Demand Reports
- Allow access to Client Website

Business Tools

Business Analytics Reporting

This Advisor Portal-based tool allows advisors to extrapolate relevant data and run reports that separate their business assets at multiple levels. Calculating and displaying such information enables advisors to analyze clients and accounts by:

- Product type
- Multiple demographics including age ranges, gender, investment experience
- Geographic disbursement
- Brokerage versus Retail
- AUM
- Accounts & Positions
- Geography
- Profitability

These reports provide the means to creating an actionable business plan with real time client information. Details on AUM for Retail and Investment Advisory business can be viewed on both summary and detail levels. Advanced data analysis capabilities allow advisors to streamline data flows and create reports to spotlight inefficiencies, validate resource expenditures, or conduct cost/benefit studies.

Business Value Calculators

Developed by Succession Planning Consultants these succession planning tools assist advisors in valuing their own practice, or one they are looking to buy. Four calculators are available to help advisors establish a data-driven value for a practice. (For a description of these calculators, see page 4 of this brochure.)

Client Management

- Create Investment Transfer (IT) forms when required
- Log in checks and securities that are received by your office
- Log non-brokerage transactions into the Direct Order screens when required
- Log in items that have been stamped with a Signature Guarantee stamp
- Log in Regional Banking entries Commission Report Center

The Commission Report Center

The Commission Report Center (CRC) is a sub-section of Advisor Portal that enables advisors to view their commission statements and other related activities in a multi-dimensional view.

The CRC allows you to:

- Monitor and better understand commission-related activities
- Analyze and share information in a timely, effective way
- Create accurate commission reports
- Access data in a secure environment

Email Encryption

In an effort to enhance the security of your information, our encryption functionality will help emailed content to be securely delivered to the recipient without being intercepted, accessed, or read by unauthorized persons.

Technology Overview (continued)

Email Services

Two approved email services vendors are compliant with firm regulations and archiving requirements and are available for our advisors' business-related email communications. These vendors are: Smarsh and Redtail.

Forefield Marketing Resources

At Royal Alliance, we provide you with access to Forefield's online library of marketing materials free of charge. Forefield has developed more than 3,000 pre-approved educational and sales resources including client presentations and seminars, concept pieces, newsletters and market commentaries.

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> Add state licenses

> Add insurance licenses and appointments

RegEd

RegEd is a web-based system used to complete compliance questionnaires and certifications. This includes new affiliate certifications, annual requirements such as Firm Element and Annual Compliance Questionnaires, and ongoing requirements such as the Outside Business Activities Questionnaire (OBAQ). RegEd is also a supervisory tool, enabling the FLS to view the submissions of advisors under their supervision.

Available to Clients

Two websites have also been designed for your clients' benefit:

- A client version of NetX360®

  This website enables your clients to view their account information online, to opt out of paper statements, and to view basic market information.
  http://www.RAAview.com

- A client version of OneView
  https://oneview.v2020-sai.com